

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: WHIPPLE et al.
Title: SYSTEM AND METHOD FOR CREATING FINANCIAL ASSETS
Appl. No.: 10/747,740
Filing Date: 12/29/2003
Examiner: CHANG, EDWARD
Art Unit: 4143
Conf. No.: 2062

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop **AMENDMENT**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated 01/07/2008, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks begin on page 7 of this document.

Please amend the application as follows: